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| UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY | |
| Albert Russo PO Box 4853 Trenton, NJ 08650 (609) 587-6888 Standing Chapter 13 Trustee | |
| In re: Sheryl E. Picard Debtor(s) | Case No.: 23-12489 / CMG Chapter: 13 Judge: Christine M. Gravelle |

**CHAPTER 13 TRUSTEE'S
CERTIFICATION OF DEFAULT**

Albert Russo, Chapter 13 Standing Trustee in this case certifies:

1. The *Order Confirming Chapter 13 Plan* or *Order Regarding Chapter 13 Standing Trustee's Motion to Dismiss*, orders the debtor to perform as follows:

- To make plan payments in under the terms of the confirmation order. If the debtor failed to make a plan payment to the trustee for a period of more than 30 consecutive days, the trustee was authorized to file a certification of default with notice of said certification to the debtor(s) and debtor's attorney, if any.
- To continue regular monthly payments of \$2703.00. If the debtor failed to make a payment for a period of more than 30 consecutive days, the trustee was authorized to file a certification of default with notice of said certification to the debtor(s) and the debtor's attorney, if any.
- To file with the Court an *Order to Employer to Pay the Chapter 13 Trustee* not later than thirty (30) days from the date of the *Order Regarding Chapter 13 Standing Trustee's Certification of Default or Motion to Dismiss*.

2. The debtor(s) has not performed as ordered by the Court in that:

The debtor is in arrears in plan payments in the amount of \$10,927.00. The debtor's last payment was made on 2/2/2024 in the amount of \$2,703.00.

To date the debtor's attorney, if any, has not submitted an *Order to Employer to Pay the Chapter 13 Trustee*.

3. I make this Certification in support of the entry of an order dismissing this case.

4. Any funds held by the Chapter 13 Standing Trustee from payments made on account of the debtor's plan shall be refunded to the debtor, less any applicable trustee fees and commissions, and after any remaining attorney fees and adequate protection payments due under the plan, proposed or confirmed, or by Court order, are paid.

5. I declare under penalty of perjury that the foregoing is true and correct.

DATED: 4/1/2024

/s/ Albert Russo
Albert Russo
Standing Chapter 13 Trustee